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2014 JUL 11 P 1:46

U.S. BANKRUPTCY
E.D. MICHIGAN-DETROIT

To: United States Bankruptcy Court
Eastern District of Michigan
Southern Division

Chapter 9
Case No. 13-53846

Class 10 PFRS Pension Claim-- Retirees
Drop- Participants

I submit (1) 8 page letter to council president date May 23, 2005.

I have objections to the plan.

Your Hon. Steven W. Rhodes, first I submit (1) 5 page letter to the pension mangers Nicholas Degel, Walter Stampor and Deborah Wilkerson have corrupted my duty disability status (insurance) stippened with my signature to verify their lies about money owed me from their secret accounts. They have altered original documents, manufactured false application and pay-outs to fit their conversion scheme. I quote (notice (regarding proposed changes to pension in the city plan of (adjustments and your right to vote on the plan). page 14 item 4.

The monthly pension amount that you earn after July 1, 2014 is called your new accrued pension. The pension formula that currently applies to your pension, for purposes of determining whether you are vested in your new pension.

First I challenge the PFRS data whether the new accrued pensioners are vested or not. I submit item (2) annuity balance report 1 page dated 1-31-2003.

- A. Vested----No
- B. Annuity status--- Duty disability
- C. Payroll Status--- Disability
- D. Total Annuity--- \$ 98,037.80

You will be entitled to elect into a deferred retirement
Option Plan (drop)

I never chose or elected into the (drop) plan.

Items (3) (4)

Next I submit two 1 page letters dated January 5. 2000.

PFRS's manager Nicholas Degel has manufactured due
City bill then transferred my signature to another document
for another purpose. He states.....We have reviewed
your records.

Further that I made choices concerning the employees
benefit plan. This is a lie.

The allowed class for voting of \$50,391.00 is wrong.

I submit (5) PFRS Annuity statements for 2005-2006.

Three (3) things of interest on this document.

A. Your accumulated balance on July 1,2005.

\$99,712.72

B. Your accumulated balance on June 30, 2006

\$0.00

C. 2005-2006 Fiscal year adjustment

Accounting Adjustment – 65,710.46

Refund – 35,200.75

What happened to the money, the 35,200.75 was due me.

Next I submit item (6) Face sheet calculation. This whole
document is wrong.

- A. Kind of retirement
Converted Disability from Duty New Plan- wrong
- B. Date Retirement Effected
9-29-1994 – wrong
- C. Pension 19,317.38 – wrong
- D. Annuity Savings to be refunded
35,200.75

The PRFS manager issued me 2 checks 1 for 30,447.43 and 4,171. Items (7) (8). Again the PRFS managers have changed the pay-outs. When I spoke with Deborah Wilkerson. I was given item (9) transfer annuity from ASDF list to the system. Total Annuity 6/30/1994 35,200.75.

During this time the 2 checks expired. I submitted (7,8) copies of those 2 checks not cashed to be replaced per manager in Finance Division.

It is my testimony to this Court that the PRFS has to this date paid nothing of the 99,712.77.. Nor can I talk to anyone but Deborah Wilkerson. Her statements all concern we have not seen those checks and the PRFS records show we owe you nothing. Yes I have objection to this Plan. This is criminal Pension FRAUD.

George Lyons
17553 TRACY
Detroit, MI 48235
George Lyons
7/11/14

PRF # 65446
Case No.: 13-53846
Svc: 8

PackID: 4832
NameID: 11896918

LYONS, GEORGE
17553 TRACEY ST
DETROIT, MI 48235-2635

Ballot, Class 10 PFRS Pension Claims – Retirees and DROP Participants

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION**

-----X
In re : Chapter 9
CITY OF DETROIT, MICHIGAN, : Case No. 13-53846
Debtor. : Hon. Steven W. Rhodes
-----X

**BALLOT FOR ACCEPTING OR REJECTING THE
PLAN FOR THE ADJUSTMENT OF DEBTS OF THE CITY OF DETROIT**

CLASS 10: PFRS Pension Claims – Retirees and DROP Participants
Claimant's [Name/Identifier]: LYONS, GEORGE / 6634
Allowed Claim for Voting Purposes: \$50,391.00

**THE "VOTING DEADLINE" TO ACCEPT OR REJECT THE
PLAN IS 5:00 P.M., EASTERN TIME, ON JULY 11, 2014**

**ALL AMOUNTS STATED ON THIS BALLOT ARE ESTIMATES.
YOUR FINAL, ACTUAL PENSION AMOUNTS WILL BE
DETERMINED BY THE POLICE AND FIRE RETIREMENT
SYSTEM AFTER THE CITY'S PLAN IS CONFIRMED. YOUR
ACTUAL PENSION AMOUNTS MAY BE MORE OR LESS THAN
THE ESTIMATES CONTAINED IN THIS BALLOT.**

This Ballot is for RETIREES OR SURVIVING BENEFICIARIES WHO ARE CURRENTLY RECEIVING PENSION PAYMENTS from the Police and Fire Retirement System of the City of Detroit ("PFRS") and for participants ("DROP Participants") in the PFRS deferred retirement option plan ("DROP").

PFRS Pension Claims are included in Class 10 under the *Fourth Amended Plan for the Adjustment of Debts of the City of Detroit (May 5, 2014)* (as it may be amended, supplemented or modified, the "Plan").¹

Please complete, sign and date the Ballot and mail it by regular mail to Kurtzman Carson Consultants LLC (the "Balloting Agent") in the enclosed addressed envelope so that it is ACTUALLY RECEIVED by the July 11, 2014 Voting Deadline.

DO NOT RETURN THE BALLOT TO THE CITY OF DETROIT, THE BANKRUPTCY COURT OR ANYONE OTHER THAN THE BALLOTING AGENT.

Ballots may not be submitted by fax, email or other electronic means.

¹ Capitalized terms used in this Ballot and the attached instructions that are not otherwise defined have the meanings given to them in the Plan.



Please contact the Balloting Agent if you have questions regarding the ballot return instructions. PLEASE NOTE, HOWEVER, THAT THE BALLOTING AGENT IS NOT PERMITTED TO PROVIDE LEGAL ADVICE.

The City of Detroit, Michigan (the "City") is soliciting votes with respect to the Plan, which is described in the accompanying *Fourth Amended Disclosure Statement with Respect to Fourth Amended Plan for the Adjustment of Debts of the City of Detroit (May 5, 2014)* (as it may be amended, supplemented or modified, the "Disclosure Statement"). The Disclosure Statement was approved by the Bankruptcy Court on May 5, 2014. By orders entered on March 11, 2014 and May 5, 2014, the Bankruptcy Court approved procedures regarding the solicitation and tabulation of votes on the Plan.

You are receiving this Ballot because you are a Holder of a PFRS Pension Claim as of March 1, 2014 (the "Pension Record Date").

Your PFRS Pension Claim has been temporarily allowed in the estimated amount of \$50,391.00 only for the purpose of voting on the Plan. The actual amount of the claim may change before the end of the bankruptcy case.

The Plan proposes two possible treatments for PFRS Pension Claims, described below as "Alternative A" and "Alternative B." The results of the voting on the Plan will determine whether the PFRS will receive money from proposed settlements with third-party foundation funders, The Detroit Institute of Arts and the State of Michigan (the "Outside Funding"). The Outside Funding also depends, in part, on Bankruptcy Court approval of the settlements and the fulfillment by the outside funders of their respective commitments.

You cannot avoid a reduction of your pension benefits by refusing to vote. If the Plan is confirmed, your pension will be reduced, but only to the extent that the amount of COLA received in the future is reduced.

NOTICE REGARDING EFFECT OF VOTING ON RELEASES OF CLAIMS

If you vote to accept the Plan: You may be giving up any right you may have to sue the State of Michigan, the City or other entities specifically protected by the Plan releases, to try to recover the full amount of your pension, only if the necessary conditions (the "Initial Funding Conditions") for the funding from the State and the other Outside Funding parties that can be satisfied before the Confirmation Hearing are satisfied or waived. These preconditions include adoption of relevant legislation and appropriations by the State and completion of necessary agreements and documents by the State and the other Outside Funding parties, among other things.

If you vote to accept the Plan and the Initial Funding Conditions are not satisfied or waived: Your vote will be deemed a vote to reject the Plan.

If you vote to reject the Plan: If you vote to reject the Plan, it will be less likely that the Outside Funding will be available. Nevertheless, if Classes 10 and 11 vote to accept the Plan so that the State funding will be made despite your vote to reject the Plan, you will not have any right to sue the State of Michigan, State officials, the City or other entities specifically protected by the Plan releases to try to recover the full amount of your pension, but you will benefit if the Outside Funding is received.

ALTERNATIVE A: If both Class 10 (the PFRS Pension Claims) and Class 11 (the GRS Pension Claims) vote to accept the Plan and the Court approves the Plan, the Outside Funding will be contributed to PFRS. Under this alternative, your monthly pension payments will stay the same, except that you will only receive 45% of your cost of living adjustments, sometimes called "escalators" ("COLA"):

You will continue to receive your current monthly pension payment and it will increase by a COLA escalator (up to 1.0125%) each year.



ALTERNATIVE B: If either Class 10 or Class 11 votes to reject the Plan and the Court approves the Plan, the Outside Funding will not be contributed to PFRS. Under this alternative, your monthly pension payments will stay the same, but you will not receive any COLA escalators. Your current monthly pension amount will not be increased in the future.

In addition, if you vote to accept the Plan and the adjusted pension amount you are to receive under the Plan is so low that your total income falls below a certain level, you may be eligible to receive supplemental payments. These additional payments will not be available to higher income retirees.

For more information regarding the calculation of the amount of your allowed claim and your monthly pension payments, please consult with your counsel and/or counsel to the Retiree Committee.

SUBMITTING YOUR BALLOT:

If you were not retired or a surviving beneficiary as of the Pension Record Date, if you did not hold a PFRS Pension Claim as of the Pension Record Date, or if you believe for any other reason that you received the wrong ballot, please contact the Balloting Agent immediately at (877) 298-6236 or via email at detroitinfo@kccllc.com.

To have your vote counted, you must complete, sign and return this Ballot in accordance with the voting information and instructions provided below. You must complete your Ballot and return it to the Balloting Agent so that it is actually received by the Voting Deadline.

The Balloting Agent will not accept Ballots received after the Voting Deadline or Ballots delivered by email, fax or any other electronic method. Ballots should not be sent to the City, the Bankruptcy Court or any entity other than the Balloting Agent.



VOTING INFORMATION AND INSTRUCTIONS FOR COMPLETING THE BALLOT

1. In the boxes provided in Item 1 of the Ballot, please indicate your vote to accept or reject the Plan.

Your PFRS Pension Claim against the City has been placed in Class 10 under the Plan. **The attached Ballot is designated only for retirees to vote PFRS Pension Claims in Class 10 under the Plan.**

If you vote to accept the Plan, you are voting to approve certain cancellation, discharge, exculpation, expungement, injunction and release provisions contained in the Plan. Such provisions include, but are not limited to, the provisions contained in Article III.D, Article IV.J, Article IV.K and Article V.C of the Plan. Such provisions include a release of claims against the State of Michigan and may affect your rights and interests regarding certain other nondebtor third parties.

2. Please complete Item 2 of the Ballot.
3. Sign, date and return the Ballot to:

Detroit Ballot Processing Center
c/o KCC
2335 Alaska Avenue
El Segundo, CA 90245

The Balloting Agent must actually receive all Ballots by the Voting Deadline. If a Ballot is received after the Voting Deadline, it will not be counted. The Balloting Agent will not accept Ballots received after the Voting Deadline or Ballots delivered by email, fax or any other electronic method. Ballots should not be sent directly to the City, the Bankruptcy Court or any entity other than the Balloting Agent. Any Ballots received by the City or the Bankruptcy Court will not be valid and will not be counted as cast.

4. If you also hold Claims in other Classes, you will receive a separate ballot for each such Claim. You must complete and return each ballot you receive to ensure that your vote will be counted with respect to each Class in which you are a Claim holder.
5. The Ballot does not constitute and shall not be deemed an assertion of a Claim.
6. If you were not retired or a surviving beneficiary as of March 1, 2014, if you were not a Holder of a PFRS Pension Claim as of March 1, 2014, or if you believe for any other reason that you received the wrong Ballot, please contact the Balloting Agent immediately at (877) 298-6236 or via email at detroitinfo@kccllc.com.



**PLEASE READ THE VOTING INFORMATION AND
INSTRUCTIONS ATTACHED BEFORE COMPLETING THIS BALLOT.**

PLEASE COMPLETE ITEMS 1 AND 2. IF NEITHER THE "ACCEPT" NOR "REJECT" BOX IS CHECKED IN ITEM 1, OR IF BOTH BOXES ARE CHECKED IN ITEM 1, THIS BALLOT WILL NOT BE COUNTED AS HAVING BEEN CAST.

IF THIS BALLOT IS NOT SIGNED ON THE APPROPRIATE LINES ON THE NEXT PAGE, THIS BALLOT WILL NOT BE VALID OR COUNTED AS HAVING BEEN CAST.

Item 1. Class Vote. The undersigned, a retired PFRS Pension Claim Holder in Class 10 as of March 1, 2014 against the City of Detroit, Michigan, votes to (check one box):

☐ **ACCEPT** the Plan.

☐ **REJECT** the Plan.

If you accept the Plan, you are voting to approve a release of any claims that you may have against the State, the City, and other entities in connection with the loss of part of your pension.

If you vote to accept the Plan, you are also voting to approve certain other cancellation, discharge, exculpation, expungement, injunction and release provisions contained in the Plan. Such provisions include, but are not limited to, the provisions contained in Article III.D, Article IV.J, Article IV.K and Article V.C of the Plan. These provisions include the release of claims against the State of Michigan and may affect your rights and interests regarding certain other nondebtor parties, but only if the Initial Funding Conditions are met or waived by the Confirmation Hearing. By accepting the Plan AND if the Initial Funding Conditions are satisfied or waived, you will be forever releasing any rights you may have against the State and other nondebtor parties for matters described in the Plan and you will be forever barred from suing the State or other nondebtor parties for matters described in the Plan. Specifically, this release would release all claims and liabilities arising from or related to the City, the chapter 9 case (including the authorization given to file the chapter 9 case), the Plan and exhibits thereto, the Disclosure Statement, PA 436 and its predecessor or replacement statutes, and Article IX, § 24 of the Michigan Constitution.

If you vote to accept the Plan and the Initial Funding Conditions are NOT satisfied or waived before the Confirmation Hearing, your vote will be deemed to be a vote to reject the Plan.

Creditor [Name/Identifier]: LYONS, GEORGE / 6634

Amount of Pension Claim: \$50,391.00

PLEASE COMPLETE ITEM 2 ON THE NEXT PAGE



Item 2. Certifications. By signing this Ballot, the undersigned certifies that he or she:

- i. was retired as of March 1, 2014;
- ii. is the Holder of a PFRS Pension Claim in Class 10 to which this Ballot pertains, or is an authorized signatory, and has full power and authority to vote to accept or reject the Plan with respect to such Claim;
- iii. received a copy of the solicitation package consisting of: (a) a notice regarding the time and place of a hearing to consider confirmation of the Plan, (b) a CD-ROM including the Plan, Disclosure Statement and the exhibits to each filed to date, (c) a Ballot and a ballot return envelope, (d) a copy of certain rules governing the tabulation of ballots, (e) a plain language description of the Plan, (f) a cover letter and (g) letters from the PFRS, the Retired Detroit Police and Fire Fighters Association and possibly from other parties;
- iv. has not submitted any other Ballots for Class 10 that are inconsistent with the vote to accept or reject the Plan set forth in this Ballot, or if such other ballots were previously submitted, they have been revoked or changed to reflect the vote of this Ballot; and
- v. understands that a vote to accept the Plan is a vote to accept certain cancellation, discharge, exculpation, expungement, injunction and release provisions contained in the Plan.

LYONS, GEORGE

Name

6634

Fed. Tax I.D. No. or Last 4 Digits of Social Sec. No. (optional)

Signature

If by Authorized Agent, Name and Title

17553 TRACEY ST
DETROIT, MI 48235-2635

Address

Telephone Number

Date Completed

Email Address



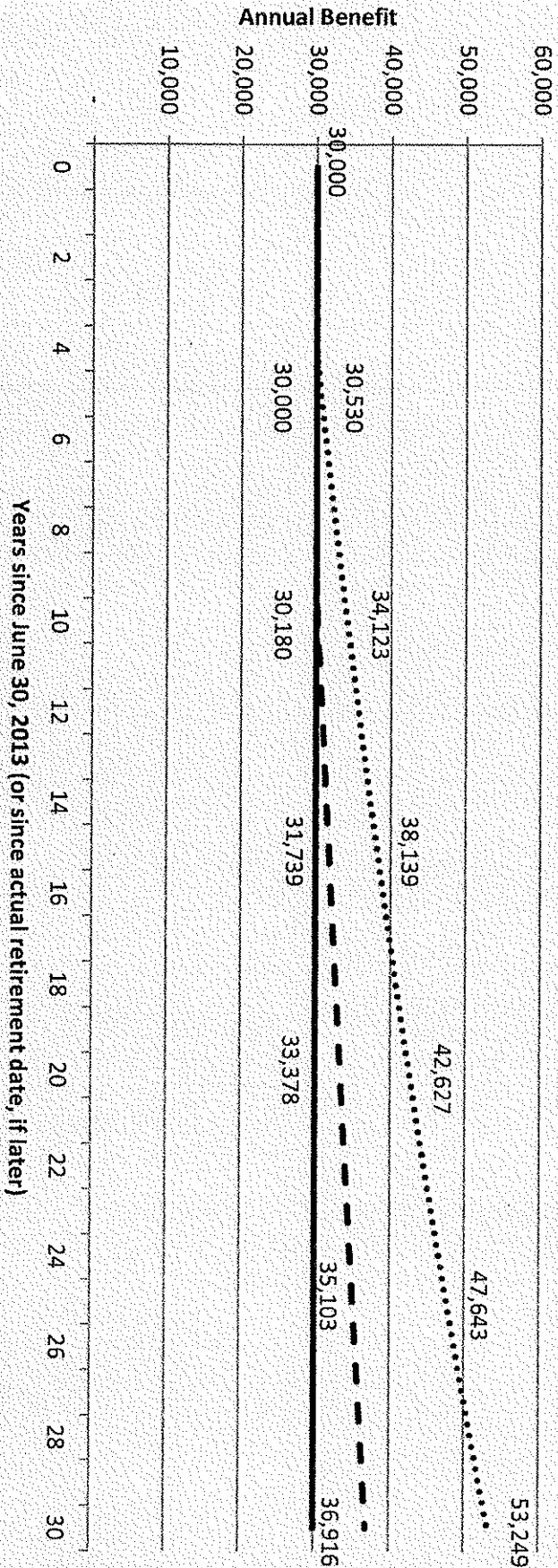
Annex I

COLA Charts



1353846140506212520007686

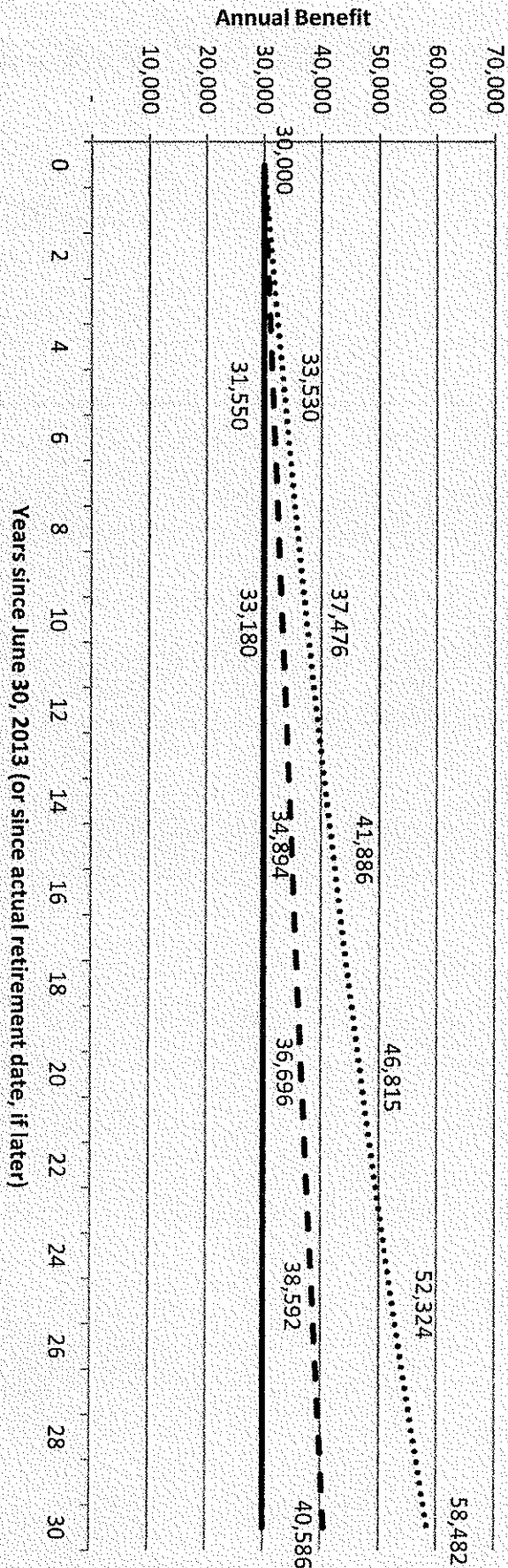
Police and Fire Retirement System - Old Plan (Hired before 1969)



..... Current Pension With Full COLA ——— Current Pension Without COLA - - - Current Pension With 45% COLA

Amounts shown are illustrations only. The average annual benefit as of June 30, 2013 for all participants in pay status is approximately \$30,000. The impact of lost COLA to you personally depends on your actual pension and retirement date, as well as the compensation increases provided to active participants. Further, COLAs are assumed to resume only after past compensation reductions are fully restored.

Police and Fire Retirement System - New Plan (Hired after 1968)



..... Current Pension With Full COLA - - - Current Pension With 45% COLA ——— Current Pension Without COLA

Amounts shown are illustrations only. The average annual benefit as of June 30, 2013 for all participants in pay status is approximately \$30,000. The impact of lost COLA to you personally depends on your actual pension.

Jackie L. Currie
Detroit City Clerk's Office
5 Woodward Ave. Suite 200
Detroit, Michigan 48226

George Lyons
17553 Tracey
Detroit, Mi. 48235
313-341-3681

To: Council President Maryann Mahaffey
Date: May 23, 2005

Subject: Complaint-Requesting Hearing before City Council and
the Governing Board of the Employee Benefit Plan

Council President Mahaffey it is my understanding that you are a voting board member of the Employee Benefit Plan. I am requesting a formal hearing to resolve the following issues. I am also requesting that Walter Stampor and Myron Terrell (pension PFRS) be present to response and restate their current position of the \$1,220.99 balance due city:

1. Pension Statement-Employee Benefit Plan your current due city balance is \$1,220.99
2. Requesting pay-out of \$1,343.10 Bankers Life bill
3. Identify Theft-Fraudlent application to the Employee Benefit Plan
4. 10 years of non-payment of pension benefits and health benefits
5. Falsification of workers compensation applications
6. Requesting pay-out of 692 sick time, 132 comp time and 6 furloughs, plus interest
7. 13 years of service not counted as vested

Council President Mahaffey, I've said all of this before over the past 12 years. I've written many complaints demanding payment and clarification of my retirement pension records.

I submit (3) Complaint letters:

1. Councilwoman Joann Watson, Feb. 28, 2004, 12 pages
2. Councilwoman Sharon McPhail, May 23, 2005, 7 pages
3. Councilwoman Sharon McPhail & Denice Hughes, March 10, 2005
7 pages

Please try to feel what I'm saying. I am physically and mentally hurting. This is an EMERGENCY, 10 years without health care because of fraudulent application to the Employee Benefit Plan, and I need to see a doctor. I'm a 63 year old black man with (6), (Erik 14, Curtis 17, Lynn and Alyse 23, Derek 38, and Yarden

40) wonderful children and 8 grandchildren. In hindsight I don't know how I made it. How I paid off my house, paid my taxes, insurances, lights, water, gas, and a myriad of other pay-outs associated with being a parent, father, uncle, brother, son and citizen of Detroit.

Council President Mahaffey, the pension system is in real trouble with their accounting tactics, and you know this. I submit Detroit City Council 2005-2006 Budget Address, May 29, 2005, page 3 parg. 9, in part:

The Administration has consistantly ignored the deficit during the budget process, only addressing the deficit after publication of the Comprehensive Annual Financial Report (CAFA)

Council President Mahaffey, it's a fact of record (1999-2000 Audit) that the Auditor General, Mr. Harris, requested and got a variance departing from NALA's original agreement of zero-tolerance. I submit item August 25, 2004, 4 page letter to Blehm Financial, page 2 & 3, which identifies the agreement.

The PFRS board of trustee's has from 1995 until today refused to pay-out my earned Defined Benefit Plan funds which I contributed to and was taxed. Mr. Degel and Walter Stampor have acknowledged my request for payout, however they sight my so called failure to sign off on their wrong assumptions of my ability to return to active duty status. Their wrong assumption that I choose a new contract, that being the Defined Benefit/Defined Contribution Annuity Plan. Their wrong assumption that I joined the Employee Benefit plan, item Subject 2 Complaint Board of Trustee's fraudulent statements and active concealment item 1, Jan. 7, 1983 Fred Murphy 1 page. Their wrong assumption that I must re-retire under a new insurance and new Defined Contribution Annuity in accordance with the provisions of a new pension turst fund. item subject A conversion page 38, application for Service Ret.

It is my testimony that I never joined neither of these plans or cancelled my charter authorized disability pension benefits, for workers compensation. When I went to the pension office to review my pension file, I found many manufactured documents dealing with workers comp and Employee Benefit plan.

Council President Mahaffey, had I signed the Pension Trust fund application for disability retirement and John Hancock insurance disability form presented to me in their 1995 conversion scheme. This would have been a legal point of law called consciousness of guilty. My "admission" that I was not fit to return to active duty status. item Subject 2, Complaint Board of Trustees number

9. May 26, 1977 Grievant Billie L. Irwin, page 20, item 2, I quote in part:

- B. The grievant, on his own initiative, applied to the City of Pontiac Employee's Retirement System for a non-duty disability retirement of September 9, 1976, and was subsequently granted, such retirement. This, in effect in my view, is admission by the grievant that he was not fit to return to active duty.

Complaint 1. Pension Statement Employees Benefit Plan, your current due city balance is \$1,220.99

The fiduciary billing and accounting practice of the PFRS and Employee Benefit Plan amounts to pension corruptiona and identity fraud. I submit Michigan Citizen, Dec. 12/18, 2004, page 4A, "JOB", titled Detroit City Ombudsman to Leave Job Open:

"Unfortunately other issues remain unresolved Edding wrote in his report "nothing" has changed in the Finance Department notification and billing system, which still does not provide properly tax credits or refund which may be due to them.

It is my testimony that the \$1205.94 due to the city is a false bill, manufactured by Mr. Nicholas Degel and Walter Stampor. I submit item Retirement Systems City of Detroit Pension payroll monthly pays 11/6/00, 12:03pm, ytd due city \$1205.94. The Employee Benefit Plan insurance company acts as third party bridges between my personal original records, which I have compared to the pension system data base. It's ironic how this Employee Benefit Plan insurance bill of \$1,205.94 due city mirrors the out of pocket \$1,343.10 payments I made to Bankers. The city refused to refund the \$1,343.10, item Banker Life and Casualty Company, 3 pages, Feb. 5, 1981, Nov. 12, 1980 and Oct. 20, 1981. I never joined neither of these plans or cancelled my charter authorized disability pension benefits for workers compensation. I submit (2) copies of a Feb. 16, 1989 letter from Thomas Zoredowski. Mr. Degel is the administrative secretary of these pension documents. The untyped Feb. 16, 1989 letter (A) was sent to me to sign and send back in, which I did not do. The typed Feb. 16, 1989 letter (B) was retrieved from the pension review file. I have many of these documented contradictions, to present for review. On 10/27/97, I mailed a (4) page letter to Mr. Degel requesting a hearing. First I submit item 10/27/97, Request Hearing to Mr. Nicholas Degel, 4 pages. I quote page 2, parg. 2:

....I have been without a check for the last 2 1/2 years and unable to use any part of pension bureau's health care benefits. In essence I'm being overcharged for health care

by way of moneys being deducted from my retirement fund with me having no say.

I submit December 19, 1997 response from Mr. Degel, 2 pages, I quote page 1, number 2:

2. The check stubs you have received since April, 1995, indicate a "due city" amount. This reflects coverage of your insurance coverage. Since you are not currently receiving a monthly check, our office is maintaining your insurance cost total, to be recovered when you select your retirement option, otherwise you would have lost insurance coverage.

Mr. Degel admits that I am not currently receiving a monthly check to pay my portion of co-pay for health care.

Mr. Degel admits that his office is maintaining the \$21. 71 increase insurance cost total which is not reflected in the 1995, 1996, and 1997 monthly pay. I submit items (3) Retirement System City of Detroit Pension Payroll monthly, pays. The next time I heard from Mr. Degel was Jan. 5, 2000, 1 page letter, 41 months after April 1995. I submit item Jan. 5, 2000, 5 page Response letter. I quote parg. 2:

This balance is a result of your choosing the following fringe benefits from the Employees Plan and not receiving sufficient retirement allowances to fully pay your required co-pay.

4. The fringe benefits which you have chosen to be covered for currently result in a monthly cost of \$26.95 and you are currently receiving a monthly retirement of \$65.74, which results in an amount due the City of Detroit of \$38.79 per month.

On Jan. 18, 2001, I submitted a 5 page rebuttal to Mr. Degel's Jan. 5, 2000, 1 page letter. I submit item Jan. 18, 2000, 5 page Response. I quote page 4, Comment:

Mr. Degel, your practice of borrowing signatures to authorize payments for insurance premium bills and making application for Workman Compensation and Disability claims violate my collective bargaining agreement. I reject your conversion policy as not being apart of my contract, therefore making your interpretation unfair and totally inadequate, I will not make any payments for the benefit plan or insurance scheme chosen by you or your staff, until I review the insurance bill and workmen's compensation claim filed.

Mr. Degel, I expect to be fully cancelled after the 15th of this month, Jan. 2000 from the Employees Benefit Plan.

I submit altered Jan.12, 2000, 1 page certified letter in dispute.

I submit item, May 17, 2004, 2 page letter to Ms..Tasha Cowan requesting---Third attempt to restate termination of George Lyons P/80031, SS#385-42-6634 from the Employee Plan and Death Plan.

Second, I submit item Detroit Police Officer Death Benefit Plan: Revised 10/12/73 accepted 11/7/73 page 1, I quote in part:

2.Exceptions

....shall be allowed to voluntarily continue as a paying member of the plan until he would first become eligible for regular full service retirement benefit.

I submit item, agreement between the City of Detroit and Detroit Police Association, I quote:

35.Death Benefit and Life Insurance

1. Membership:

Mandatory for regular employees

Council President Mahaffey, yes I was a member of the Death Benefit Plan, it was mandatory. However, this next document is an altered agreement. I submit item Detroit Police Officers Death Benefit Plan March 26, 1974, bottom Dis. Ret. 10-15-82, Reg. Ret. 9-29-94

I never voluntarily continued as a member of the Death Benefit Plan when eligible to do so. I submit item Detroit Police Officers Death Benefit Plan November 18, 1982, 1 page. The bottom is still attached, item Detroit Police Benefit and Protective Association, April, 23, 1980, 1 page. Policeman and Fireman Retirement System, attention Barbara Price, Sept. 13, 1982, 1 page, answers the question to Complaint 7. I am vested with 13 years.

The next item, Detroit Police Benefit and Protective Association, August 1, 1983, 1 page answers the question to Complaint 6. 13 years of service not counted as vested. The award of Umpire E.V.Ott on April 15, 1981 grievance 79-185, page 31, Subject 1, A. Conversion number 10, page 31, I quote:

Award

The grievance is granted. However, in view of Office Lyons refusal to fully cooperate with the Medical Section, he is afforded disability status with all accompanying benefits from October 26, 1978, to the present

Also I submit item September 4, 1981 Detroit Police Officers Association 1 page. I quote page 1, para. 2:

As you know, the grievant was awarded backpay and benefits from October 25, 1978 through the present time

Both of these last statements deal with Complaint 5, 692 sick time, 132 comp time and 6 furloughs being changed to disability.

Council President Mahaffey, I believe the preference for original documentation is crucial in this dispute, item Petition 1103, with 3/Addendums, and 1 Complaint. It is my testimony that the Board of Trustee's (PFRS) pension accounting records and other official documentation have been altered and replaced with current false computer generated data. I have over the years challenged this material with my own original documentation. The PFRS board of trustee's have suppressed my complaints and abused their I.R.S. qualification status dramatically in their pending financial turnaround with the pension obligation bond formula. The finance department just paid 20 million dollars in penalties and interest for not paying withholding tax for retirees. I submit subject 1, B Memorandum re: 13th check agreement all of page 11.

The board of trustee's conversion scheme was to switch traditional (Defined Benefit Plan) pensions to cash balance (Defined Contribution Annuity) plans. I submit (2) article, "House Acts to Shield Employees in Switch to Different Pensions."

First AARP bulletin, Jan. 2004, I quote in part:

The IRS halted approvals in 1999 after hundreds of older workers joined lawsuits alleging that their companies cash balance conversions violated federal age discrimination laws. Workers claimed they lost 20 to 50 percent of their pension benefits in the change overs.

Second AARP:

"If under current law, treasury cannot issue rules ensuring fairness in conversion, she says, new laws may be necessary."

Next I submit Pension Perspective, volume 4, issue 1, February 2002, page 1 and 2. I quote page 2 titled "1998 Defined

Contribution Plan (new 401 A plan):

page 1. City Council approved the new Defined Benefit Plan pension and the new 1998 Defined Contribution Plan on Nov. 30, 2001.

page 2. The 1998 Defined Contribution Plan which City Council approved is currently being reviewed by the Internal Revenue Service. The Internal Revenue Service must approve the plan before it can be implemented.

The City Council approved the new defined benefit plan pension, and the new 1998 defined contribution plan on Nov. 30, 2001. The question is, did their IRS approve the whole plan or just parts? What was the outcome?

Lastly, I submit item August 25, 2004, 4 page letter to Blehm Financial. I quote page 1, paragraph 3:

Second, Mr. Degel and Mr. Stampor are the top managers of the Detroit Pension System. I submit 3 letters;

item 1. December 19, 1997, 2 pages from Mr. Degel

item 2. February 18, 1999, 1 page from Mr. Zajac

item 3. December 3, 1992, 2 pages from Mr. Stampor.

Next I submit June 8, 2004, 3 page letter from Blehm Financial to Walter Stampor.

Council President Mahaffey, has any council member over the past 10 years comprehended the amount of documentation submitted in the form of letters and complaints requesting a hearing?

It is beyond any civilized stretch of the imagination for an elected official to continue believing that "Mr. Lyons", the living document, has failed for 10 years to sign the proper papers, leaving the PFRS with a negative pay-out of over 250 thousand dollars, and growing.

These computer official information technology data base issues are serious in today's environment of fraud and identity theft. This complaint should be framed and real time to protect evidence. The truth should be presumed to be discoverable. Council should ask yourselves, what (?) incentive do these managers have to talk and explain the problems.

Thank You,
George Lyons

Page 7. 23.1998 Defined Contribution Plan Nov. 30, 2001 2
pages

Page 7. 24.August 25, 2004 4 pages to Blehm

Page 7. 25.December 19, 1997 2 pages from Mr. Degel

Page 7. 26.February 18, 1999 1 page from Mr. Zajac

Page 7. 27.December 3, 2002 2 pages from Mr. Stampor

Page 7. 28.June 8, 2004 3 page letter from Blehm to Mr. Stampor

Page 1. 1. Councilwoman Joann Watson Feb. 28, 2004 12 pages
 2. Councilwoman Sharon McPhail May 23, 2005 7 pages
 Complaint Denice Gibson, Calvin Hughes, Steven Miller, 7 pages

Page 2. 3. Jan 7, 1983 Fred Murphy, 1 page

Page 2. 4. Application for Service Ret.

Page 3. 5. Detroit Pension System \$1205.94 due city
 6. Banker Life out of pocket payment of \$1343.10

Page 3. 7. Feb. 16, 1989 letter (A) Thomas Zodredowski

Page 3. 8. Feb. 16, 1989 letter (B)

Page 3. 9. 10/27/97 Request Hearing, 4 pages

Page 3. 10. December 19, 1997 Response from Mr. Degel

Page 4. 11. Pension Monthly Pays 1995, 1996, 1997, and 1998

Page 4. 12. Jan 5, 2000 1 page from Mr. Degel

Page 4. 13. Jan 18, 2000 5 page rebuttal to Mr. Degel

Page 4. 14. Jan 12, 2000 1 page altered certified letter

Page 4. 15. May 17, 2004 2 pages to Ms. Tasha Cowan

Page 4. 16. Det. Polkice Officer Death Benefit Plan revised
 10/12/73

Page 5. 17. Det. Police Officers Death Benefit Plan March
 26, 1974

Page 5. 18. Det. Police Officers Death Benefit Plan Nov. 18,
 1982 1 page

Page 5. 19. Policeman & Fireman Retirement System, attention
 Barbara Price Sept. 13, 1982 1 page

Page 5. 20. Det. Police Benefit & Protective Association
 Aug. 1, 1983

Page 5. 21. September 4, 1981 Detroit Police Officers Assoc.

Page 6. 22. AARP bullentin Jan. 2004 1 page


ANN-002

1/31/03 3:20 pm

LYONS,GEORGE

Retirement Systems City of Detroit

Annuity Balance Report

 Pension Number 180031 Revenue Group Police
Vested? No Annuity Status Duty Disabi Payroll Status Disability Last Annuity Date 01/31/2003

Address 17553 TRACEY DETROIT, MI 48235

(Post Tax) Non-Taxable Contribution

\$11,434.15

Last Annuity Date 01/31/2003

(Pre Tax) Taxable Contribution

\$0.00

Total Contribution

\$11,434.15

Taxable Interest

\$86,603.65

Adjustments

\$0.00

TOTAL ANNUITY

\$98,037.80



RETIREMENT SYSTEMS
OF THE
CITY OF DETROIT

908 CITY-COUNTY BUILDING
DETROIT, MICHIGAN 48226
PHONE 313•224•3362
FAX 313•224•9194

January 5, 2000

George Lyons
17553 Tracey St
Detroit Mi 48235-2635

Dear Retiree

- 1 We have reviewed your retirement records and find that as of January 1, 2000, you have a
BALANCE DUE and owing the Retirement Systems of \$1,203.79.
- 2 This balance is a result of your choosing the following fringe benefits from the Employees Benefit
Plan and not receiving sufficient retirement allowances to fully pay your required co-pay:
- 3 DEATH BENEFIT \$0.09
COPS PRE 5-1-95 DPOA 4/95 BANKERS BASED, LSA 5-1-95 BC+BS BASED POLICE - DISABILITY \$26.86
SEMI 1 PRINCIPAL COVERAGE ONLY
- 4 The fringe benefits which you have chosen to be covered for currently result in a monthly cost of
\$26.95 and you are currently receiving a monthly retirement allowance of \$65.74; which results in
an amount due the City of Detroit of -\$38.79 per month.
- 5 Accordingly, if you wish to continue to be covered for the fringe benefits which you have chosen, you
are required to submit a check for -\$38.79 each month to the above address. There will NOT be a
bill sent each month. Payments are your responsibility.
- 6 In addition, because you currently owe a balance of \$1,203.79, you must contact us NO LATER
THAN January 21, 2000 to set up a repayment schedule.
- 7 Failure to submit payments by the 15th OF EACH MONTH for the benefits chosen, or to set up a
repayment schedule will result in your benefits being cancelled.
- 8 Once benefits are cancelled, you will be ineligible to re-enroll for any benefits until all monies
owed are repaid and we reach a re-enrollment period.
- 9 If you require any additional information or assistance, please contact my staff at (313)224-3362
x227.

Sincerely

Nicholas H. Degel
Executive Secretary

January 12, 2000

George Lyons
17553 Tracey St
Detroit Mi 48235-2635

Dear Retiree

We have reviewed your retirement records and find that as of January 1, 2000, you have a **BALANCE DUE** and owing the Retirement Systems of \$1,203.79.

This balance is a result of your choosing the following fringe benefits from the Employees Benefit Plan and not receiving sufficient retirement allowances to fully pay your required co-pay:

DEATH BENEFIT

COPS PRE 5-1-95 DPOA 4/95 BANKERS BASED, LSA 5-1-95 BC+BS BASED POLICE - DISABILITY
SEMI 1 PRINCIPAL COVERAGE ONLY

\$0.09

\$26.86

The fringe benefits which you have chosen to be covered for currently result in a monthly cost of \$26.95 and you are currently receiving a monthly retirement allowance of \$65.74; which results in an amount due the City of Detroit of -\$38.79 per month.

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Once benefits are cancelled, you will be ineligible to re-enroll for any benefits until all monies owed are repaid and we reach a re-enrollment period.

If you require any additional information or assistance, please contact my staff at (313)224-3362 x227.

Sincerely,



Nicholas H. Degel
Executive Secretary

385-42-6634-0

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:
George Lyons
17553 Tracey St
Det. MI. 48235

2. Article Number (Copy from service label)
P 289 512 858

PS Form 3811, July 1989

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly) B. Date of Delivery
C. Signature X D. Is delivery address different from item 1? ☐ Agent ☐ Addressee
If YES, enter delivery address below: ☐ Yes ☐ No

3. Service Type
☒ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐ Yes

Domestic Return Receipt
D.T.
102595-99-M-1789



City of Detroit

POLICE AND FIRE RETIREMENT SYSTEM

2 WOODWARD AVENUE SUITE 908

DETROIT, MI 48226-3455



Annuity Statement for Fiscal 2005-2006

LYONS, GEORGE

Social Security Number XXX-XX-XXXX

Pension Number 180031

July 1, 2005 Balance

Pretax Contributions	\$0.00	
Interest	\$88,278.57	
7-1-2005 Taxable Balance		\$88,278.57
<u>Nontaxable Contributions</u>		
Pre-1982 Contributions	\$0.00	
1982-1987 Contributions	\$11,434.15	
7-1-2005 Nontaxable Balance		\$11,434.15

Your accumulated balance on July 1, 2005

\$99,712.72

2005-2006 Fiscal Year Activity

Pretax Contributions	\$0.00
Interest	\$1,198.49
Nontaxable Contributions	\$0.00

2005-2006 Fiscal Year Adjustments

Accounting Adjustments	(\$65,710.46)
06/02/2006 Refund	(\$35,200.75)
Total 2005-2006 Fiscal Year Activity	(\$99,712.72)

Total Taxable Balance \$0.00

Total Nontaxable Balance \$0.00

Your accumulated balance on June 30, 2006

\$0.00

Rate of interest for 2006-2007 fiscal year is 7.1%

BOARD OF TRUSTEES

EX-OFFICIO MEMBERS

KWAME M. KILPATRICK	Mayor
ALBERTA TINSLEY-TALABI	Council Designate
JEFFREY BEASLEY	Treasurer
ELLA BULLY-CUMMINGS	Chief of Police
TYRONE C. SCOTT	Fire Commissioner

ELECTED MEMBERS

MARTY BANDEMER
GREGORY BEST
FRANK ENGLISH
JAMES MOORE
GEORGE ORZECI

ROGER SHORT	Secretary
WALTER STAMPOR	Executive Secretary
CYNTHIA A. THOMAS	Administrative Secretary
REGINALD E. O'NEAL	Medical Director
RONALD ZAJAC	Legal Counsel

Item 6

Face Sheet Calculations
 City of Detroit Police and Fire Retirement System
 Retirement Report to the Board of Trustees (Serial No: P-1491)

Membership Number P-180031		Name George Lyons				Appropriating Division Police		Social Security Number [REDACTED]	
Title POLICE OFFICER		Department Police		Kind of Retirement Converted Disability from Duty (Police New Plan)					
Retirement # I-180031	Date of Application 04/06/2006	Date Retirement Effective 09/29/1994		Days from App to Effective -4207	(P & F effective date must be) 45-90 from the application)			25th Anniversary Date	
Date of Birth 07/14/1943	Sex M	Attained Age Years 51 Months 2		Proof of Members Birth Date Birth Certificate			Date At Age 65		

P&F AVERAGE FINAL COMPENSATION				REGULAR RETIREMENT ALLOWANCE COMPUTATION			
Date From	Date To	Job Class	Job Title	Pension Service Credit	Years	Months	Days
09/29/1989	09/29/1994	331011	POLICE OFFICER	Prior Service (old plan)	0	0	0
				Membership Service	25	0	0
				Military Service	0	0	0
				Total Service	25	0	0
				Factors			
Job Class	Max Salary	Months	Compensation Per Class	Straight Life Annuity Withdrawal Factor 0.005862			
331011	3066.25	60	\$183,975.00	On 09/29/1994 At Age → 51			
				Net Service Pension			
				AMOUNT			
				City Portion \$18,513.06			
				Annuity Portion \$804.32			
Total Compensation 60.00 \$183,975.00				Total Retirement Allowance \$19,317.38			
Average Final Compensation (AFC) \$36,795.00				TRANSFER OF FUNDS			
AFC	Service Years	Percent	Pension	From Annuity Savings to Annuity Reserve		\$.00	
\$36,795.00	25	2.1	Reg. \$19,317.38	Annuity Savings to be Refunded		\$35,200.75	
\$36,795.00			Early	Annuity Savings Disability/Survivor Fund			
Msg: 7/1/1992 factor used for all service time.				From Annuity Savings to A.S.D.F		\$.00	
				From A.S.D.F to Annuity Reserve			
Annuity Contributions \$11,434.15				From A.S.D.F to be Refunded			

BENEFICIARY DATA (SSN:)

Name of Beneficiary		Relationship		Sex	Option Elected
Date of Birth	Attained Age	Adjusted Joint Ages		Proof of Birth Date	
Years	Months				

OPTIONAL RETIREMENT ALLOWANCES			OFFICE USE	
Regular or Option Factor Name	0 (Straight Life)		Computed by	Date 04/18/2006
Straight Life Annuity Factor	0.005862		Checked by:	Date 04/18/2006
% of Regular Allowance (option factor)*			Created on	Date 04/18/2006
Debit Fund	Yearly	Monthly		
Pension/Reserve Accumulation	\$18,513.06	\$1,542.76		
Annuity Reserve	\$.00	\$.00		
Retirement Allowance	\$18,513.06	\$1,542.76		
Adjusted Allowance	\$18,513.06	\$1,542.76		

* Note: Straight life

The above computations are submitted to the Board of Trustees Meeting Date _____

Retirement: Approved _____ Denied _____

Executive Secretary _____

City of Detroit
Finance Department, Treasury Division
Central Disbursement Account

No. 1879028

DATE 13-JUN-06

CUST. ACCT. NO.

VENDOR NAME LYONS GEORGE

VENDOR NO. 1069969

INVOICE #	INVOICE DATE	DESCRIPTION	DISCOUNT AMOUNT	NET AMOUNT
3205008	09-JUN-06	HOLD FOR PAYMASTER-PF Ann Ref #	0.00	30,447.43
<p>Received original on 3/12/2013 To be rechecked</p>				
PLEASE DETACH AND RETAIN THIS STATEMENT AS YOUR RECORD OF PAYMENT.			0.00	30,447.43

NANCY A. CAPERS
MANAGER I



www.detroitmi.gov

CITY OF DETROIT
FINANCE DEPARTMENT
TREASURY DIVISION
ROOM 150
DETROIT, MICHIGAN 48226
PHONE 313*224*3555
CapersN@detroitmi.gov

THIS CHECK CONTAINS SAFETY FEATURES. DO NOT CASH, UNLESS CHECK FOR PROTECT AUTHENTIC WATERMARK IS PRESENT ON BACK.

CHECK DATE	CHECK NUMBER	CHECK AMOUNT
13-JUN-06	1879028	*****30,447.43

PAY Thirty Thousand Four Hundred Forty-Seven Dollars And 43 Cents*****

TO
THE
ORDER
OF

LYONS GEORGE
17553 TRACEY ST
DETROIT, MI 482352635
United States

COMERICA BANK
Detroit, Michigan
www.comerica.com
9-9/720 42

No. 1879028

VOID 90 DAYS FROM DATE OF ISSUE



City of Detroit
Finance Department, Treasury Division
Central Disbursement Account

[Signature]
TREASURER

City of Detroit
Finance Department, Treasury Division
Central Disbursement Account

No. 1935784

DATE 19-JAN-07

CUST. ACCT. NO.

VENDOR NAME GEORGE LYONS DN2

VENDOR NO. 1073864

INVOICE NO.	INVOICE DATE	DESCRIPTION	DISCOUNT AMOUNT	NET AMOUNT
INTPAY 615	20-DEC-06	POL-INTEREST PAYMENT	0.00	4.17
<p>Item 8</p> <p>received original on 3/12/2013</p> <p>pay Or</p> <p>to be replaced</p>				
PLEASE DETACH AND RETAIN THIS STATEMENT AS YOUR RECORD OF PAYMENT.			0.00	4.17

Thank You

THIS CHECK CONTAINS SAFETY FEATURES. DO NOT CASH UNLESS CHECK PROTECT ARTIFICIAL WATERMARK IS PRESENT ON BACK.

CHECK DATE	CHECK NUMBER	CHECK AMOUNT
19-JAN-07	1935784	*****4.17

PAY Four Dollars And 17 Cents*****

TO
THE
ORDER
OF

GEORGE LYONS DN2
17553 TRACEY
DETROIT, MI 48235

COMERICA BANK
Detroit, Michigan
www.comerica.com
9-9/720 42

No. 1935784

VOID 90 DAYS FROM DATE OF ISSUE



City of Detroit
Finance Department, Treasury Division
Central Disbursement Account

[Signature]
TREASURER

TO TRANSFER ANNUITY BALANCE FROM ASDF LIST TO THE SYSTEM

NAME: LYONS, GEORGE

SS#

EFFECTIVE DATE ON ASDF: 10/15/82 ✓

BACK TO WORK DATE: N/A

JV # 263 DATE: 6/30/94

TOTAL AMOUNT TRANSFERRED TO ASDF \$14,224.00 ✓

LESS: PRINCIPAL

PRE-TAX PORTION \$0.00

POST-TAX PORTION 11,434.15

TOTAL PRINCIPAL \$11,434.15 ✓

INTEREST PORTION TRANSFERRED 2,789.85

ADD: PRIOR YEAR'S INTEREST

JUNE 30, 1994 BALANCE \$35,200.75 ✓

LESS: AMOUNT TRANSFERRED 14,224.00 20,976.75

TOTAL INTEREST \$23,766.60 ✓

SUMMARY:

POST-TAX CONTRIBUTION \$11,434.15

PRE-TAX CONTRIBUTION 0.00

INTEREST 23,766.60

TOTAL ANNUITY 6/30/94 \$35,200.75 ✓

USRRP/ASF-TRF-SYSTEM